

Amendments to the Claims:

1. (Currently Amended) An apparatus comprising a processor configured to:  
monitor a plurality of insurance claims on a real-time basis;  
convert a data point from a first format into a uniform format, wherein said data point represents data from at least one of the insurance claims;  
receive said data point in said uniform format and send said data point to a memory, wherein said data point is a member of a plurality of data points in said uniform format in said memory;  
retrieve said plurality of data points from said memory and produce a metric one or more metrics from said plurality of data points, at least one of the metrics comprises data identifying a threshold value associated with the insurance claims and specifies an alertable condition;  
identify one or more expired data points of said plurality of data points in said memory and create at least one summary associated with the one or more expired data points, wherein each of the expired data points are associated with a time period and wherein the summary comprises information associated with one or more insurance claims; ~~and~~  
reduce the information in at least one of the insurance claims in response to a respective time period elapsing;[[.]]  
analyze data of the insurance claims on a real-time basis and determine a value on the basis of the analyzed data; and  
compare the value with the threshold value and in an instance in which the value is below the threshold value, generate an alert that is sent to a device.

2. (Currently Amended) The apparatus of claim 1, wherein the processor is further configured to issue ~~an~~the alert ~~if~~when said metric satisfies ~~an~~the alertable condition.

3. (Currently Amended) The apparatus of claim 1, wherein said alertable condition is selectable by the processor from the group consisting of (a) a threshold-based condition, (b) an experience-based condition, and/or (c) a rule-based condition.

4. (Currently Amended) The apparatus of claim 1, wherein said at least one metric is in a form of a data cube.

5. (Currently Amended) The apparatus of claim 1, wherein said data point is a first data point, and wherein the processor is further configured to convert a second data point from a second format into said uniform format, wherein said second data point represents data from an at least one of the insurance claim claims, and wherein said second format is different from said first format, and wherein said processor is further configured to receive said second data point in said uniform format and send said second data point to said memory.

6. (Currently Amended) The apparatus of claim 1, wherein said at least one metric is a first metric in a form of a first data cube having a first set of dimensions, and wherein said processor is further configured to produce a second metric from said plurality of data points the metrics in a form of a second data cube having a second set of dimensions.

7-8. (Canceled)

9. (Currently Amended) The apparatus of claim 1, wherein said one or more expired data points, subsequent to being aggregated by said processor, are deleted by said processor from said memory.

10. (Currently Amended) An apparatus comprising a processor configured to:  
monitor a plurality of insurance claims on a real-time basis;  
convert a first data point from a first format into a uniform format, wherein said first data point represents data from a first insurance claim of the claims;  
convert a second data point from a second format into said uniform format, wherein said second data point also represents data from a second insurance claim of the claims, and wherein said second format is different from said first format;

receive said first and second data points in said uniform format and send said first and second data points to a memory, wherein said first and second data points are members of a plurality of data points in said uniform format in said memory;

retrieve said plurality of data points from said memory and produce one or more metrics from said plurality of data points, at least one of the metrics comprises data identifying a threshold value associated with the insurance claims and specifies an alertable condition;

identify one or more expired data points of said plurality of data points in said memory, aggregate said one or more expired data points, and produce a summary of said aggregated one or more expired data points,

wherein each of the expired data points are associated with a time period and wherein the summary comprises information associated with one or more insurance claims; **and**

reduce the information in at least one of the insurance claims in response to a respective time period elapsing;[[.]]

analyze data of the insurance claims on a real-time basis and determine a value on the basis of the analyzed data; and

compare the value with the threshold value and in an instance in which the value is below the threshold value, generate an alert that is sent to a device.

11. (Currently Amended) The apparatus of claim 10, wherein said one or more data points, subsequent to being aggregated by said processor, are deleted by said processor from said memory.

12. (Currently Amended) An apparatus comprising a processor configured to:  
monitor a plurality of insurance claims on a real-time basis;  
convert a first data point from a first format into a uniform format, wherein said first data point represents data from a first insurance claim of the claims;

convert a second data point from a second format into said uniform format, wherein said second data point also represents data from a second insurance claim of the claims, and wherein said second format is different from said first format;

receive said first and second data points in said uniform format and ~~send~~send said first and second data points to a memory, wherein said first and second data points are members of a plurality of data points in said uniform format in said memory;

retrieve said plurality of data points from said memory, produce ~~one or more~~one or more ~~metric~~metrics from said plurality of data points, and ~~issue an alert if said metric satisfies an~~issue an alert if said metric satisfies an ~~alterable condition~~alterable condition at least one of the metrics comprises data identifying a threshold value associated with the insurance claims and specifies an alterable condition;

identify one or more expired data points of said plurality of data points in said memory and create at least one summary associated with the one or more expired data points,[[.]]

wherein each of the expired data points are associated with a time period and wherein the summary comprises information associated with one or more insurance claims; and

reduce the information in at least one of the insurance claims in response to a respective time period elapsing;[[.]]

analyze data of the insurance claims on a real-time basis and determine a value on the basis of the analyzed data; and

compare the value with the threshold value and in an instance in which the value is below the threshold value, generate an alert that is sent to a device.

13. (Currently Amended) The apparatus of claim 12, wherein said alertable condition is selectable by the processor from the group consisting of (a) a threshold-based condition, (b) an experience-based condition, andor (c) a rule-based condition.

14. (Currently Amended) A computer program product, the computer program product comprising at least one computer-readable storage medium having computer-readable program code portions stored therein, the computer-readable program code portions comprising:

a first executable portion for facilitating monitoring of a plurality of insurance claims on a real-time basis;

a firstsecond executable portion for converting a data point from a first format into a uniform format, wherein said data point represents data from at least one of an~~the~~ insurance ~~claim~~claims;

a ~~second~~third executable portion for sending said data point in said uniform format to a memory, wherein said data point is a member of a plurality of data points in said uniform format in said memory;

a ~~third~~fourth executable portion for retrieving said plurality of data points from said memory and producing ~~a one or more metrics~~ from said plurality of data points;

a ~~fourth~~fifth executable portion for identifying one or more expired data points of said plurality of data points in said memory and creating at least one summary associated with the one or more expired data points; and

a ~~fifth~~sixth executable portion for associating each of the expired data points with a time period and wherein the summary comprises information associated with one or more insurance claims and reducing the information in at least one of the insurance claims in response to a respective time period elapsing;[[.]]

a seventh executable portion for analyzing data of the insurance claims on a real-time basis and determining a value on the basis of the analyzed data; and

an eighth executable portion for comparing the value with the threshold value and in an instance in which the value is below the threshold value, generating an alert that is sent to a device.

15. (Currently Amended) A computer program product, the computer program product comprising at least one computer-readable storage medium having computer-readable program code portions stored therein, the computer-readable program code portions, comprising:

a first executable portion for facilitating monitoring of a plurality of insurance claims on a real-time basis;

a ~~first~~second executable portion for converting a first data point from a first format into a uniform format, wherein said first data point represents data from a first insurance claim of the claims;

a ~~second~~third executable portion for converting a second data point from a second format into said uniform format, wherein said second data point represents data from a second insurance claim of the claims, and wherein said second format is different from said first format;

a ~~third~~fourth executable portion for sending said first and second data points in said uniform format to a memory, wherein said first and second data points are members of a plurality of data points in said uniform format in said memory;

a fifth executable portion for retrieving said plurality of data points from said memory and produce one or more metrics from said plurality of data points, at least one of the metrics comprises data identifying a threshold value associated with the insurance claims and specifies an alertable condition;

a ~~fourth~~sixth executable portion for identifying one or more expired data points of said plurality of data points in said memory, aggregating said one or more expired data points from said memory, and producing a summary of said aggregated one or more expired data points; and

a ~~fifth~~seventh executable portion for associating each of the expired data points with a time period and wherein the summary comprises information associated with one or more insurance claims and reducing the information in at least one of the insurance claims in response to a respective time period elapsing;[.]]

an eighth executable portion for analyzing data of the insurance claims on a real-time basis and determining a value on the basis of the analyzed data; and

a ninth executable portion for comparing the value with the threshold value and in an instance in which the value is below the threshold value, generating an alert that is sent to a device.

16. (Currently Amended) A computer program product, the computer program product comprising at least one computer-readable storage medium having computer-readable program code portions stored therein, the computer-readable program code portions comprising:

a first executable portion for facilitating monitoring of a plurality of insurance claims on a real-time basis;

a ~~first~~second executable portion for converting a first data point from a first format into a uniform format, wherein said first data point represents data from a first insurance claim of the claims;

a ~~second~~third executable portion for converting a second data point from a second format into said uniform format, wherein said second data point represents data from a second insurance claim of the claims, and wherein said second format is different from said first format;

a ~~third~~fourth executable portion for sending said first and second data points to a memory, wherein said first and second data points are members of a plurality of data points in said uniform format in said memory;

a ~~fourth~~fifth executable portion for retrieving said plurality of data points from said memory and producing one or more metric~~metrics~~ from said plurality of data points, at least one of the metrics comprises data identifying a threshold value associated with the insurance claims and specifies an alertable condition;

~~a fifth executable portion for issuing an alert if said metric satisfies an alertable condition;~~

a sixth executable portion for identifying one or more expired data points of said plurality of data points in said memory and creating at least one summary associated with the one or more expired data points; and

a seventh executable portion for associating each of the expired data points with a time period and wherein the summary comprises information associated with one or more insurance claims and reducing the information in at least one of the insurance claims in response to a respective time period elapsing;[[.]]

a eighth executable portion for analyzing data of the insurance claim on a real-time basis and determining a value on the basis of the analyzed data; and

a ninth executable portion for comparing the value with the threshold value and in an instance in which the value is below the threshold value, generating an alert that is sent to a device.

17. (Previously Presented) The apparatus of claim 9, wherein said processor is further configured to store the at least one summary in said memory.

18. (New) The apparatus of claim 1, wherein the alert comprises information specifying a condition associated with the insurance claims that requires attention of a user.

19. (New) The apparatus of claim 18, wherein the processor is further configured to escalate and resend the alert when the alert is unacknowledged by the user within a predetermined time period.

20. (New) The apparatus of claim 1, wherein the threshold value relates to at least one of a dollar amount, or a throughput of the insurance claims being processed.

21. (New) The apparatus of claim 10, wherein the alert comprises information specifying a condition associated with the insurance claims that requires attention of a user.

22. (New) The apparatus of claim 12, wherein the alert comprises information specifying a condition associated with the insurance claims that requires attention of a user.

23. (New) The computer program product of claim 14, wherein the alert comprises information specifying a condition associated with the insurance claims that requires attention of a user.

24. (New) The computer program product of claim 23, further comprising a ninth executable portion for escalating and resending the alert when the alert is unacknowledged by the user within a predetermined time period.

25. (New) The computer program product of claim 14, wherein the threshold value is associated with at least one of a dollar amount, or a throughput of the insurance claims being processed.

26. (New) The computer program product of claim 15, wherein the alert comprises information specifying a condition associated with the insurance claims that requires attention of a user.



27. (New) The computer program product of claim 16, wherein the alert comprises information specifying a condition associated with the insurance claims that requires attention of a user.

28. (New) A method comprising:  
monitoring a plurality of insurance claims on a real-time basis;  
converting a data point from a first format into a uniform format, wherein said data point represents data from at least one of the insurance claims;  
receiving said data point in said uniform format and send said data point to a memory, wherein said data point is a member of a plurality of data points in said uniform format in said memory;  
retrieving said plurality of data points from said memory and produce one or more metrics from said plurality of data points, at least one of the metrics comprises data identifying a threshold value associated with the insurance claims and specifies an alertable condition;  
identifying one or more expired data points of said plurality of data points in said memory and create at least one summary associated with the one or more expired data points, wherein each of the expired data points are associated with a time period and wherein the summary comprises information associated with one or more insurance claims;  
reducing the information in at least one of the insurance claims in response to a respective time period elapsing;  
analyzing data of the insurance claims on a real-time basis and determine a value on the basis of the analyzed data; and  
comparing the value with the threshold value and in an instance in which the value is below the threshold value, generate an alert that is sent to a device.

29. (New) The method of claim 28, wherein the alert comprises information specifying a condition associated with the insurance claims that requires attention of a user.

30. (New) The method of claim 29, further comprising, escalating and resending the alert when the alert is unacknowledged by the user within a predetermined time period.

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31. (New) The method of claim 28, wherein the threshold value relates to at least one of a dollar amount, or a throughput of the insurance claims being processed.